

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 14-15662-KCF
Chapter: 13
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan A Colorado
78 Manhattan Avenue
Avenel, NJ 07001

Lorella D Colorado
78 Manhattan Avenue
Avenel, NJ 07001

Social Security No.:

xxx-xx-9008

xxx-xx-3482

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 22, 2019

JAN: gan

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Juan A Colorado
 Lorella D Colorado
 Debtors

Case No. 14-15662-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

Page 1 of 1
 Total Noticed: 11

Date Rcvd: Apr 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2019.

db/jdb	+Juan A Colorado, Lorella D Colorado, 78 Manhattan Avenue, Avenel, NJ 07001-1743
lm	+Hudson City Savings Bank, c/o JP Morgan Chase Bank, 7255 Baymeadows Way, Jacksonville, FL 32256-6851
515111920	+AMOS FINANCIAL, LLC, 1910 First Street, Suite 200, Highland Park, IL 60035-3144
514656372	+Abelson & Truesdale, LLC, 147 Union Avenue, Suite 1E, Middlesex, NJ 08846-1063
514656373	+Bancolumbia, Teniente General Juan de Per n #350, Buenos Aires, Capital Federal, Argentina
514934845	+Hudson City Savings Bank, c/o JPMorgan Chase Bank, NA, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
514656375	+JP Morgan Chase Bank, 7255 Baymeadows Way, Jacksonville, FL 32256-6851
514656377	+Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Ste 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Apr 23 2019 00:39:46	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 23 2019 00:39:42	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514656374	E-mail/Text: cio.bncmail@irs.gov Apr 23 2019 00:39:12	Internal Revenue Service, Po Box 21126, Philadelphia, PA 19114

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 515102252* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2019 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Juan A Colorado brucectruesdalepc@gmail.com, bctpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale	on behalf of Joint Debtor Lorella D Colorado brucectruesdalepc@gmail.com, bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Hudson City Savings Bank bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
R. A. Lebron	on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY, A/K/A M & T BANK, SUCCESSOR BY MERGER WITH HUDSON CITY SAVINGS BANK bankruptcy@feinsuch.com
R. A. Lebron	on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as servicer for MANUFACTURERS AND TRADERS TRUST COMPANY, A/K/A M&T BANK, SUCCESSOR BY MERGE WITH HUDSON CITY SAVINGS BANK bankruptcy@feinsuch.com
Tammy L. Terrell	on behalf of Creditor HUDSON CITY SAVINGS BANK bankruptcy@feinsuch.com

TOTAL: 9